


B1 (Official Form 1) (1/08)

United States Bankruptcy Court Eastern District of California						Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Albini, Alan Roger				Name of Joint Debtor (Spouse) (Last, First, Middle): Frisco-Albini, Sandra Rose			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 8772				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 8013			
Street Address of Debtor (No. & Street, City, State & Zip Code): 21225 Joanna Way Redding, CA				Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 21225 Joanna Way Redding, CA			
ZIPCODE 96003				ZIPCODE 96003			
County of Residence or of the Principal Place of Business: Shasta				County of Residence or of the Principal Place of Business: Shasta			
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):			
ZIPCODE				ZIPCODE			
Location of Principal Assets of Business Debtor (if different from street address above):							
ZIPCODE							
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) 		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.			
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000						2009-46238 FILED December 01, 2009 9:10 AM RELIEF ORDERED CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA  0002254738	
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$10,000,000 <input type="checkbox"/> \$10,000,001 to \$50,000,000 <input type="checkbox"/> \$50,000,001 to \$100,000,000 <input type="checkbox"/> \$100,000,001 to \$500,000,000 <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$10,000,000 <input type="checkbox"/> \$10,000,001 to \$50,000,000 <input type="checkbox"/> \$50,000,001 to \$100,000,000 <input type="checkbox"/> \$100,000,001 to \$500,000,000 <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Albini, Alan Roger & Frisco-Albini, Sandra Rose**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **Eastern District Of California, Sacramento**

Case Number:

87-02183

Date Filed:

1987

Location

Where Filed: **N/A**

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

None

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

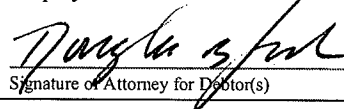
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.

X 
Signature of Attorney for Debtor(s)


Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.
☒ No

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box.)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord or lessor that obtained judgment)

(Address of landlord or lessor)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Albini, Alan Roger & Frisco-Albini, Sandra Rose**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Alan R. Albini
Signature of Debtor **Alan Roger Albini**

X Sandra Rose Frisco-Albini
Signature of Joint Debtor **Sandra Rose Frisco-Albini**

(530) 549-4544

Telephone Number (If not represented by attorney)

November 24, 2009

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X Douglas B. Jacobs
Signature of Attorney for Debtor(s)

Douglas B. Jacobs 084153**Douglas B. Jacobs****Jacobs, Anderson, Potter and Chaplin****20 Independence Circle****Chico, CA 95973****(530) 342-6144 Fax: (530) 342-6310****djacobs@jacobsanderson.com**

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X

Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Albini, Alan Roger & Frisco-Albini, Sandra Rose

Printed Name(s) of Debtor(s)

X

Alan R. Albini

Signature of Debtor

11/24/2009

Date

Case No. (if known)

X

Sandra Rose Frisco-Albini

Signature of Joint Debtor (if any)

11/24/2009

Date

United States Bankruptcy Court
Eastern District of California

IN RE:

Albini, Alan Roger

Debtor(s)

Case No. _____

Chapter 7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Alan R. Albini

Date: November 24, 2009

Certificate Number: 01356-CAE-CC-008967370**CERTIFICATE OF COUNSELING**I CERTIFY that on November 10, 2009, at 3:49 o'clock PM EST,Alan Albini received fromHummingbird Credit Counseling and Education, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Eastern District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.This counseling session was conducted by internet and telephone.Date: November 10, 2009By /s/Christine TaberName Christine TaberTitle Certified Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court
Eastern District of California

IN RE:

Case No. _____

Frisco-Albini, Sandra Rose

Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Sandra Rose Frisco-Albini

Date: November 24, 2009

Certificate Number: 01356-CAE-CC-008967387**CERTIFICATE OF COUNSELING**I CERTIFY that on November 10, 2009, at 3:49 o'clock PM EST.Sandra FriscoAlbini received fromHummingbird Credit Counseling and Education, Inc.

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Eastern District of California, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.This counseling session was conducted by internet and telephone.Date: November 10, 2009By /s/Christine TaberName Christine TaberTitle Certified Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B22A (Official Form 22A) (Chapter 7) (12/08)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises
☒ The presumption does not arise
☐ The presumption is temporarily inapplicable.

In re: Albini, Alan Roger & Frisco-Albini, Sandra Rose

Debtor(s)

Case Number: _____

(If known)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <p style="margin-left: 80px;"><input type="checkbox"/> I remain on active duty /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="margin-left: 80px;">OR</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.													
All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Column A Debtor's Income	Column B Spouse's Income										
3	Gross wages, salary, tips, bonuses, overtime, commissions.			\$	\$ 71.00									
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. <table border="1" data-bbox="180 930 1159 1073"> <tr> <td data-bbox="180 930 237 972">a.</td> <td data-bbox="237 930 764 972">Gross receipts</td> <td data-bbox="764 930 1159 972">\$</td> </tr> <tr> <td data-bbox="180 972 237 1014">b.</td> <td data-bbox="237 972 764 1014">Ordinary and necessary business expenses -</td> <td data-bbox="764 972 1159 1014">\$</td> </tr> <tr> <td data-bbox="180 1014 237 1073">c.</td> <td data-bbox="237 1014 764 1073">Business income</td> <td data-bbox="764 1014 1159 1073">Subtract Line b from Line a</td> </tr> </table>			a.	Gross receipts	\$	b.	Ordinary and necessary business expenses -	\$	c.	Business income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$												
b.	Ordinary and necessary business expenses -	\$												
c.	Business income	Subtract Line b from Line a												
5	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. <table border="1" data-bbox="180 1220 1159 1367"> <tr> <td data-bbox="180 1220 237 1262">a.</td> <td data-bbox="237 1220 764 1262">Gross receipts</td> <td data-bbox="764 1220 1159 1262">\$ 3,750.00</td> </tr> <tr> <td data-bbox="180 1262 237 1304">b.</td> <td data-bbox="237 1262 764 1304">Ordinary and necessary operating expenses</td> <td data-bbox="764 1262 1159 1304">\$ 4,116.00</td> </tr> <tr> <td data-bbox="180 1304 237 1367">c.</td> <td data-bbox="237 1304 764 1367">Rent and other real property income</td> <td data-bbox="764 1304 1159 1367">Subtract Line b from Line a</td> </tr> </table>			a.	Gross receipts	\$ 3,750.00	b.	Ordinary and necessary operating expenses	\$ 4,116.00	c.	Rent and other real property income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$ 3,750.00												
b.	Ordinary and necessary operating expenses	\$ 4,116.00												
c.	Rent and other real property income	Subtract Line b from Line a												
6	Interest, dividends, and royalties.			\$	\$									
7	Pension and retirement income.			\$	\$ 995.00									
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.			\$	\$									
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" data-bbox="180 1745 1159 1854"> <tr> <td data-bbox="180 1745 602 1854">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td data-bbox="602 1745 878 1854">Debtor \$ _____</td> <td data-bbox="878 1745 1159 1854">Spouse \$ _____</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____												

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10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.								
	<table border="1"> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> </table>	a.		\$	b.		\$		
a.		\$							
b.		\$							
	Total and enter on Line 10	\$	\$						
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$	\$ 1,066.00						
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$	1,066.00						

Part III. APPLICATION OF § 707(B)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	12,792.00
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>California</u> b. Enter debtor's household size: <u>2</u>	\$	64,878.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.		

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.	\$									
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.										
	<table border="1"> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> </table>	a.		\$	b.		\$	c.		\$	
a.		\$									
b.		\$									
c.		\$									
	Total and enter on Line 17.	\$									
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$									

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$
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19B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <th colspan="3" style="text-align: left; padding: 2px;">Household members under 65 years of age</th> <th colspan="3" style="text-align: left; padding: 2px;">Household members 65 years of age or older</th> </tr> <tr> <td style="width: 5%; text-align: center; padding: 2px;">a1.</td><td style="width: 45%; padding: 2px;">Allowance per member</td><td style="width: 50%;"></td> <td style="width: 5%; text-align: center; padding: 2px;">a2.</td><td style="width: 45%; padding: 2px;">Allowance per member</td><td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center; padding: 2px;">b1.</td><td style="padding: 2px;">Number of members</td><td></td> <td style="text-align: center; padding: 2px;">b2.</td><td style="padding: 2px;">Number of members</td><td></td> </tr> <tr> <td style="text-align: center; padding: 2px;">c1.</td><td style="padding: 2px;">Subtotal</td><td></td> <td style="text-align: center; padding: 2px;">c2.</td><td style="padding: 2px;">Subtotal</td><td></td> </tr> </table>	Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member		a2.	Allowance per member		b1.	Number of members		b2.	Number of members		c1.	Subtotal		c2.	Subtotal		\$
Household members under 65 years of age			Household members 65 years of age or older																							
a1.	Allowance per member		a2.	Allowance per member																						
b1.	Number of members		b2.	Number of members																						
c1.	Subtotal		c2.	Subtotal																						
20A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).</p>	\$																								
20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 5%; text-align: center; padding: 2px;">a.</td><td style="width: 60%; padding: 2px;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 35%; padding: 2px;">\$</td></tr> <tr> <td style="text-align: center; padding: 2px;">b.</td><td style="padding: 2px;">Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td><td style="padding: 2px;">\$</td></tr> <tr> <td style="text-align: center; padding: 2px;">c.</td><td style="padding: 2px;">Net mortgage/rental expense</td><td style="padding: 2px;">Subtract Line b from Line a</td></tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$															
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$																								
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$																								
c.	Net mortgage/rental expense	Subtract Line b from Line a																								
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> 	\$																								
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$																								
22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$																								

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23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 30%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td>Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs, Second Car</td><td style="width: 30%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td>Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
26	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
27	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$									
28	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.</p>	\$									
29	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
30	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$									
31	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.</p>	\$									
32	<p>Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.</p>	\$									
33	<p>Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.</p>	\$									

Subpart B: Additional Living Expense Deductions
Note: Do not include any expenses that you have listed in Lines 19-32

34	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table> <p>Total and enter on Line 34</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$ _____</p>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	<p>\$</p>
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
35	<p>Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.</p>	<p>\$</p>									
36	<p>Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.</p>	<p>\$</p>									
37	<p>Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</p>	<p>\$</p>									
38	<p>Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</p>	<p>\$</p>									
39	<p>Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.</p>	<p>\$</p>									
40	<p>Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).</p>	<p>\$</p>									
41	<p>Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40</p>	<p>\$</p>									

Subpart C: Deductions for Debt Payment

42

Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.

	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no
b.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no
c.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no
Total: Add lines a, b and c.				

\$

43

Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.

	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount
a.			\$
b.			\$
c.			\$
Total: Add lines a, b and c.			

\$

44

Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. **Do not include current obligations, such as those set out in Line 28.**

\$

45

Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.

a.	Projected average monthly chapter 13 plan payment.	\$
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b

\$

46

Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.

\$

Subpart D: Total Deductions from Income

47

Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.

\$

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$
52	Initial presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	Secondary presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

Part VII. ADDITIONAL EXPENSE CLAIMS

56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.	
	Expense Description	Monthly Amount
	a.	\$
	b.	\$
	c.	\$
	Total: Add Lines a, b and c	\$

Part VIII. VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i>	
	Date: <u>November 24, 2009</u>	Signature: <u>Alan R. Allin</u> (Debtor)
	Date: <u>November 24, 2009</u>	Signature: <u>Sandra Lee Fink Allin</u> (Joint Debtor, if any)

**United States Bankruptcy Court
Eastern District of California**

IN RE:

Case No. _____

Albini, Alan Roger & Frisco-Albini, Sandra RoseChapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 567,000.00		
B - Personal Property	Yes	3	\$ 32,432.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 630,725.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 590,750.87	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 7,721.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 7,844.00
TOTAL		18	\$ 599,432.00	\$ 1,221,475.87	

**United States Bankruptcy Court
Eastern District of California**

IN RE:

Case No. _____

Albini, Alan Roger & Frisco-Albini, Sandra RoseChapter **7**

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 7,721.00
Average Expenses (from Schedule J, Line 18)	\$ 7,844.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 1,066.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 63,725.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 590,750.87
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 654,475.87

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Debtor(s)

Case No. _____

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Rental Property located at: 418 Juniper Street, Chico, CA 4bd/2ba 1,843 sq. ft.		C	255,000.00	262,807.00
Rental Property located at: 849/851 Netters Cr. Chico, CA Duplex		C	235,000.00	282,918.00
Residence located at 21225 Joanna way, Redding, CA Mobile home		C	77,000.00	85,000.00
TOTAL			567,000.00	

(Report also on Summary of Schedules)

IN RE **Albini, Alan Roger & Frisco-Albini, Sandra Rose**

Debtor(s)

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account Wells Fargo Account No. **8970	C	250.00
		Tri-Counties Bank Checking Account #****8439	C	0.00
		Wells Fargo Savings Account No. **5780	C	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Household goods and furnishings	C	1,100.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	C	100.00
7. Furs and jewelry.		Jewelry	C	200.00
		2pistols/1 gun	C	500.00
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Knights of Columbus life insurance	C	1,550.00
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA Redwood Credit Union FOR INFORMATION ONLY NOT PROPERTY OF ESTATE	C	6,477.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Bayliner Boat 19 ft.	C	1,300.00
		1999 Forest River Sandpiper Fifth Wheel	C	4,310.00
		2003 Ford Truck Super Crew 100,000 miles fair condition	C	8,560.00
		2006 Honda Civic 40,000 miles	C	8,085.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Debtor(s)

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				32,432.00

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor elects the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Checking account Wells Fargo Account No. **8970	CCCP § 703.140(b)(5)	250.00	250.00
Household goods and furnishings	CCCP § 703.140(b)(3)	1,100.00	1,100.00
Clothing	CCCP § 703.140(b)(3)	100.00	100.00
Jewelry	CCCP § 703.140(b)(4)	200.00	200.00
2pistols/1 gun	CCCP § 703.140(b)(3)	500.00	500.00
Knights of Columbus life insurance	CCCP § 703.140(b)(10)(E)	1,550.00	1,550.00
IRA	CCCP § 703.140(b)(10)(E)	6,477.00	6,477.00
Redwood Credit Union			
FOR INFORMATION ONLY			
NOT PROPERTY OF ESTATE			
1995 Bayliner Boat 19 ft.	CCCP § 703.140(b)(5)	1,300.00	1,300.00
1999 Forest River Sandpiper Fifth Wheel	CCCP § 703.140(b)(5)	4,310.00	4,310.00
2003 Ford Truck Super Crew	CCCP § 703.140(b)(2)	3,300.00	8,560.00
100,000 miles	CCCP § 703.140(b)(5)	5,260.00	
fair condition			
2006 Honda Civic	CCCP § 703.140(b)(5)	8,085.00	8,085.00
40,000 miles			

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 7313 Bank Of America Home PO Box 5170 Simi Valley, CA 93062	C	849/851 Netters Cr. Chico, CA Rental Property VALUE \$ 235,000.00				282,918.00	47,918.00
ACCOUNT NO. 4150 Bank Of America Home Loan PO Box 5170 Simi Valley, CA 93062	C	Rental Property located at: 418 Juniper Street, Chico VALUE \$ 255,000.00	X			262,807.00	7,807.00
ACCOUNT NO. bini Robert Reiner 3182 Reisline Path Redding, CA 96001	C	21225 Joanna Way, Redding VALUE \$ 77,000.00				85,000.00	8,000.00
ACCOUNT NO.		VALUE \$					
Subtotal (Total of this page)						\$ 630,725.00	\$ 63,725.00
Total (Use only on last page)						\$ 630,725.00	\$ 63,725.00

0 continuation sheets attached

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Debtor(s)

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5007 American Express PO Box 981535 El Paso, TX 79998	C	charge account				unknown
ACCOUNT NO. 4295 American Express PO Box 981535 El Paso, TX 79998	C	charge account				unknown
ACCOUNT NO. 1001 American Express PO Box 981535 El Paso, TX 79998	C	charge account				10,263.00
ACCOUNT NO. 2008 American Express PO Box 981535 El Paso, TX 79998	C	charge account				3,262.00
Subtotal (Total of this page)						\$ 13,525.00
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

5 continuation sheets attached

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9583 Bank Of America PO Box 15726 Wilmington, DE 19886	C	charge account				6,003.00
ACCOUNT NO. 6138 Bank Of America PO Box 30610 Los Angeles, CA 90030	C	charge account				5,213.00
ACCOUNT NO. 1403 Bank Of America Home PO Box 21848 Greensboro, NC 27420	C	foreclosed rental property (28 Woodgreen, Santa Rosa)				196,370.00
ACCOUNT NO. 9299 Bank Of America Home PO Box 21848 Greensboro, NC 27420	C	unsecured debt				83,391.00
ACCOUNT NO. 7199 Bank Of America Home PO Box 26078 Greensboro, NC 27420	C	loan on property sold in short sale				1,438.44
ACCOUNT NO. 7102 Bank Of America Home PO Box 26078 Greensboro, NC 27420	C	HELOC on home sold in short sale				59,884.13
ACCOUNT NO. bini Campora Propane 5562 Westside Rd. Redding, CA 95801	C	service debt				65.00

Sheet no. 1 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **352,364.57**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0008 Chase PO Box 15299 Wilmington, DE 19850-5299	C	charge account				1,150.00
ACCOUNT NO. 5198 Chase Advantange PO Box 94014 Palantine, IL 60094-4014	C	charge account				13,995.00
ACCOUNT NO. 8507 Citibank PO Box 15889 Wilmington, DE 19850	C	2nd Mortgage on forecolsed rental (28 Woodgreen, Santa Rosa)				79,564.00
ACCOUNT NO. 8635 Collection Bureau Of America PO Box 5013 Hayward, CA 94540-5013	C	Santa Rosa Recycling				23.44
ACCOUNT NO. 5090 Comcast Cable PO Box 34227 Seattle, WA 98124	C	service debt				96.50
ACCOUNT NO. 4994 Discover PO Box 15192 Wilmington, DE 19850-5192	C	charge account				8,540.00
ACCOUNT NO. 6602 Gottschalks PO Box 60107 City Of Industry, CA 91716-0107	C	charge account				1,420.00

Sheet no. 2 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **104,788.94**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Bass & Assoc. 3700 Montgomery Drive Santa Rosa, CA 95405		Assignee or other notification for: Gottschalks				
ACCOUNT NO. 6410 HOME DEPOT PO Box 6028 THE LAKES, NV 88901-6208	C	charge account				4,435.00
ACCOUNT NO. NORTHLAND GROUP PO Box 390905 Minneapolis, MN 55439		Assignee or other notification for: HOME DEPOT				
ACCOUNT NO. 4404 Mervyns PO Box 981064 El Paso, TX 79998-1064	C	charge account				153.00
ACCOUNT NO. 7886 Oakmont Village Asooc. 6572 Oakmont Drive Suite A Santa Rosa, CA 95409	C	HOA dues on foreclosed property (28 Woodgreen, Santa Rosa)				2,811.90
ACCOUNT NO. Pro Solutions PO Box 311 Pittsburg, CA 94565		Assignee or other notification for: Oakmont Village Asooc.				
ACCOUNT NO. 7163 Oakmont Village Homeowners Association 6572 Oakmont Drive Suite A Santa Rosa, CA 95409	C	HOA dues on foreclosed property (28 Woodgreen, Santa Rosa)				5,430.26

Sheet no. 3 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **12,830.16**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4511 Old Navy PO Box 530942 Atlanta, GA 30353-0942	C	charge account				unknown
ACCOUNT NO. nown Pro Solutions HOA Collections PO Box 311 Pittsburg, CA 94565	C	HOA dues				690.00
ACCOUNT NO. 5000 Redwood Credit Union 1701 4th St. Santa Rosa, CA 95404	C	Recreational Vehicle (repossessed)				88,534.00
ACCOUNT NO. North Coast Collection 3700 Montgomery Dr. Santa Rosa,, CA 95405		Assignee or other notification for: Redwood Credit Union				
ACCOUNT NO. 1972 SEARS PO Box 6936 The Lakes, NV 88901-6936	C	charge account				2,842.00
ACCOUNT NO. bini State of California Franchise Tax Board Vehicle Registration Collections PO Box 419001 Rancho Cordova, CA 95714	C	registration for repossessed RV				850.00
ACCOUNT NO. 0101 T Mobile PO Box 51843 Los Angeles, CA 90051	C	service debt				126.20

Sheet no. 4 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **93,042.20**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8013 US Department of Education PO Box 530260 Atlanta, GA 30353	C	student loan				14,200.00
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 5 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **14,200.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$ **590,750.87**

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose Case No. _____
Debtor(s) (If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Case No. _____

Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT: DEBTOR Occupation Name of Employer How long employed Address of Employer	SPOUSE Senior Helpers HR Service Group LLC 1 months 429 Redcliff Drive Redding, CA 96002	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ 426.00
2. Estimated monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ 0.00	\$ 426.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 426.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ 3,750.00	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance		
(Specify) Social Security	\$ _____	\$ 848.00
Social Security Disability	\$ 1,702.00	\$ _____
12. Pension or retirement income	\$ _____	\$ 995.00
13. Other monthly income	\$ _____	\$ _____
(Specify) _____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 5,452.00	\$ 1,843.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 5,452.00	\$ 2,269.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 7,721.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Debtor(s)

Case No. _____

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>823.00</u>
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	<u>285.00</u>
b. Water and sewer	\$	<u>70.00</u>
c. Telephone	\$	<u>150.00</u>
d. Other See Schedule Attached	\$	<u>277.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>200.00</u>
4. Food	\$	<u>700.00</u>
5. Clothing	\$	<u>75.00</u>
6. Laundry and dry cleaning	\$	<u>25.00</u>
7. Medical and dental expenses	\$	<u>305.00</u>
8. Transportation (not including car payments)	\$	<u>175.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	<u>190.00</u>
c. Health	\$	
d. Auto	\$	<u>175.00</u>
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	
(Specify)	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other Student Loan Payment	\$	<u>278.00</u>
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other See Schedule Attached	\$	<u>4,116.00</u>
	\$	
	\$	

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$	<u>7,844.00</u>
----	-----------------

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>7,721.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>7,844.00</u>
c. Monthly net income (a. minus b.)	\$	<u>-123.00</u>

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Utilities (DEBTOR)

Mobile Phone	75.00
Cable Television	110.00
Internet	55.00
Garbage	37.00

Other Expenses (DEBTOR)

Mortgage Payment For Rental (Juniper)	1,917.00
Mortgage Payment For Rental (Netters)	1,979.00
Water/Garbage For Rental Properties	85.00
Home Owners Association Fees Fro Rental	135.00

IN RE Albini, Alan Roger & Frisco-Albini, Sandra Rose

Case No. _____

Debtor(s)

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: November 24, 2009Signature: Alan R Albini

Alan Roger Albini

Debtor

Date: November 24, 2009Signature: Sandra Rose Frisco-Albini

Sandra Rose Frisco-Albini

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____

Signature: [Signature]

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Eastern District of California

IN RE:

Case No. _____

Albini, Alan Roger & Frisco-Albini, Sandra Rose

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

5,635.32 YTD Income from employment (co-debtor)

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

28,050.00 YTD Income from Social Security (joint)

10,945.00 YTD Income from retirement

33,132.00 2008 Income from Social Security (joint)

12,359.76 2008 Income from retirement

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Redwood Credit Union 1701 4th St. Santa Rosa, CA 95404	2008	2006 Lazy Daye RV \$86,000.00
Bank Of America Home PO Box 21848 Greensboro, NC 27420	2009	28 Woodgreen, Santa Rosa

6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
Bank Of America PO Box 30610 Los Angeles, CA 90030	2008	Short Sale; 9891 Meadowlark Palo Cedro, CA
Bank Of America Home PO Box 21848 Greensboro, NC 27420	November 2009	Short Sale 6665 Shay Lane Paradise, CA 95969 Bof A Account No. 872165287 \$175,466.00

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Douglas B. Jacobs 20 Independence Circle Chico, CA 95973	2009	2,500.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

- None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **November 24, 2009**

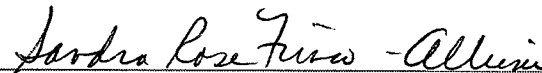
Signature
of Debtor



Alan Roger Albini

Date: **November 24, 2009**

Signature
of Joint Debtor
(if any)



Sandra Rose Frisco-Albini

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**United States Bankruptcy Court
Eastern District of California**

IN RE:

Case No. _____

Albini, Alan Roger & Frisco-Albini, Sandra RoseChapter **7**

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for *EACH* debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Bank Of America Home	Describe Property Securing Debt: Rental Property located at: 849/851 Netters Cr. Chico, CA
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
Creditor's Name: Bank Of America Home Loan	Describe Property Securing Debt: Rental Property located at: 418 Juniper Street, Chico, CA
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

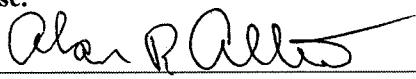
PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

1 continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: **November 24, 2009**



Signature of Debtor



Signature of Joint Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

PART A – Continuation

Property No. 3	
Creditor's Name: Robert Reiner	Describe Property Securing Debt: Residence located at 21225 Joanna way, Redding, CA
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No.	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No.	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

PART B – Continuation

Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

United States Bankruptcy Court
Eastern District of California

IN RE:

Case No. _____

Albini, Alan Roger & Frisco-Albini, Sandra Rose

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 2,500.00

Prior to the filing of this statement I have received \$ 2,500.00

Balance Due \$ 0.00

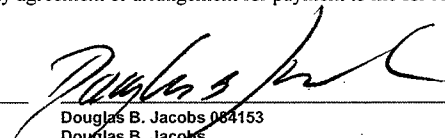
2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

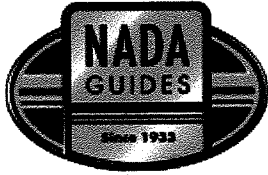
CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

11/22/09

Date


Douglas B. Jacobs 064153
Douglas B. Jacobs
Jacobs, Anderson, Potter and Chaplin
20 Independence Circle
Chico, CA 95973
(530) 342-6144 Fax: (530) 342-6310
djacobs@jacobsanderson.com

We paid \$3,500. /09**Vehicle Pricing & Information**

NADAguides.com

9/21/2009

Autos • Motorcycles • Boats • Collector Cars • Recreation Vehicles • Manufactured Homes

Travel Trailers & Fifth Wheels**1999 FOREST RIVER-CALIFORNIA SANDPIPER FIFTH WHEEL SERIES M-27RKSS**

Model: M-27RKSS

Length/Width: 30' x 8'

Axles: 2

Weight: 7380

Self-Contained: YES

Slides: 1

Base Price**Low Retail****Average Retail**

\$4,310

\$5,190

TOTAL PRICE**\$4,310****\$5,190**~~**Suggested List: \$49,995**~~**Notes**

THIS LISTING IS FOR PRODUCTS MANUFACTURED IN CALIFORNIA ONLY. FOR ALL OTHERS, SEE INDIVIDUAL PRODUCT LINE LISTINGS. ALL MODELS INCLUDE AIR CONDITIONER, AWNING, AND MICROWAVE EXCEPT LITE AND SPORT MODELS.

Value Explanations

Prices shown are retail consumer values and to be considered as selling prices. Trade-in values are to be determined by local dealers and are generally lower than values shown.

Suggested List — The value listed reflects the approximate price of the unit when it is brand new. The prices listed are furnished by the manufacturer and are assumed to be correct. The list price does not include freight charges.

Low Retail Value — A low retail unit may have extensive wear and tear. Body parts may have dents and blemishes. The buyer can expect to invest in cosmetic and/or mechanical work. This vehicle should be in safe running order. Low retail vehicles usually are not found on dealer lots. **Low retail is not a trade-in value.**

Average Retail Value — An average retail vehicle should be clean and without glaring defects. Tires and glass should be in good condition. The paint should match and have a good finish. The interior should have wear in relation to the age of the vehicle. Carpet and seat upholstery should be clean, and all power options should work.

An Average Retail vehicle on a dealer lot may include a limited warranty or guarantee, and possibly a current safety and/or emission inspection (where applicable).

Back to Top ▲

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advertisement

REACH THE LARGEST CAR BUYING AUDIENCE ANYWHERE.

SELL YOUR CAR

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AutoTrader.com

2006 Honda Civic DX Coupe 2D

BLUE BOOK® PRIVATE PARTY VALUE

Condition	Value
Excellent	\$9,685
Good	\$8,985
✓ Fair (Selected)	\$8,085

Vehicle Highlights

Mileage: 50,000
Engine: 4-Cyl. 1.8L VTEC
Transmission: 5 Speed Manual
Drivetrain: FWD

Selected Equipment**Standard**

Power Steering	Dual Front Air Bags	Rear Spoiler
Power Windows	Front Side Air Bags	
Tilt Wheel	ABS (4-Wheel)	

Blue Book Private Party Value

Private Party Value is what a buyer can expect to pay when buying a used car from a private party. The Private Party Value assumes the vehicle is sold "As Is" and carries no warranty (other than the continuing factory warranty). The final sale price may vary depending on the vehicle's actual condition and local market conditions. This value may also be used to derive Fair Market Value for insurance and vehicle donation purposes.

Vehicle Condition Ratings**Excellent****\$9,685**

- Looks new, is in excellent mechanical condition and needs no reconditioning.
- Never had any paint or body work and is free of rust.
- Clean title history and will pass a smog and safety inspection.
- Engine compartment is clean, with no fluid leaks and is free of any wear or visible defects.
- Complete and verifiable service records.

Less than 5% of all used vehicles fall into this category.

Good**\$8,985**

- Free of any major defects.
- Clean title history, the paints, body, and interior have only minor (if any) blemishes, and there are no major mechanical problems.
- Little or no rust on this vehicle.
- Tires match and have substantial tread wear left.
- A "good" vehicle will need some reconditioning to be sold at retail.

Most consumer owned vehicles fall into this category.

advertisement

advertisement

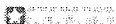
I want a car
I can count on...

09613111

Close Window

✓ Fair (Selected)**\$8,085**

- Some mechanical or cosmetic defects and needs servicing but is still in reasonable running condition.
- Clean title history, the paint, body and/or interior need work performed by a professional.
- Tires may need to be replaced.
- There may be some repairable rust damage.

Poor**N/A**

- Severe mechanical and/or cosmetic defects and is in poor running condition.
- May have problems that cannot be readily fixed such as a damaged frame or a rusted-through body.
- Branded title (salvage, flood, etc.) or unsubstantiated mileage.

Kelley Blue Book does not attempt to report a value on a "poor" vehicle because the value of these vehicles varies greatly. A vehicle in poor condition may require an independent appraisal to determine its value.

* California 5/20/2009



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advertisement

2003 Ford F250 Super Duty Long Bed

advertisement

BLUE BOOK® PRIVATE PARTY VALUE



Condition	Value
Excellent	\$10,085
Good	\$9,410
✓ Fair (Selected)	\$8,560

Vehicle Highlights

Mileage: 105,000
Engine: V8 5.4 Liter
Transmission: Automatic
Drivetrain: 4WD

Selected Equipment

Standard		
XL	Power Steering	Dual Front Air Bags
Air Conditioning	AM/FM Stereo	ABS (4-Wheel)

Blue Book Private Party Value

Private Party Value is what a buyer can expect to pay when buying a used car from a private party. The Private Party Value assumes the vehicle is sold "As Is" and carries no warranty (other than the continuing factory warranty). The final sale price may vary depending on the vehicle's actual condition and local market conditions. This value may also be used to derive Fair Market Value for insurance and vehicle donation purposes.

Vehicle Condition Ratings

Excellent


\$10,085

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Less than 5% of all used vehicles fall into this category.

Good


\$9,410

- Free of any major defects.
- Clean title history, the paints, body, and interior have only minor (if any) blemishes, and there are no major mechanical problems.

advertisement

- Little or no rust on this vehicle.
- Tires match and have substantial tread wear left.
- A "good" vehicle will need some reconditioning to be sold at retail.

Most consumer owned vehicles fall into this category.

✓ **Fair** (Selected)

**\$8,560**

- Some mechanical or cosmetic defects and needs servicing but is still in reasonable running condition.
- Clean title history, the paint, body and/or interior need work performed by a professional.
- Tires may need to be replaced.
- There may be some repairable rust damage.

Poor

**N/A**

- Severe mechanical and/or cosmetic defects and is in poor running condition.
- May have problems that cannot be readily fixed such as a damaged frame or a rusted-through body.
- Branded title (salvage, flood, etc.) or unsubstantiated mileage.

Kelley Blue Book does not attempt to report a value on a "poor" vehicle because the value of these vehicles varies greatly. A vehicle in poor condition may require an independent appraisal to determine its value.

* California 9/30/2009

Kimberly Higby EcoBroker
P.O. Box 7147
Chico, Ca 95927
315 Wall Street #13
Chico, Ca 95928
(530) 893-HOME (4663) Office
(530) 682-1668 Cell
(530) 869-5533 Fax
chicorem@gmail.com



September 25 , 2009

Doug Jacobs
20 Independence Circle
Chico, Ca 95973

Re: R Albini & S Albini-Frisco/Tr
21225 Joanna Way
Redding, Ca 96003

In my professional opinion the subject property would sell for approximately \$77,000 (Seventy Seven Thousand Dollars). There are four sale comparables attached to this report that sold within the last nine months, with in Redding, mobile homes situated on one acre or more. The market is unstable. Financing is not available for 1974 mobile homes. The subject property would sell for cash or owner financing. Limiting financing options for purchase, greatly restricts the buyer pool capacity to purchase subject property. Therefore in my professional opinion the subject property would sell within the lower range of sale comparables for approximately \$77,000 (Seventy Seven Thousand Dollars).

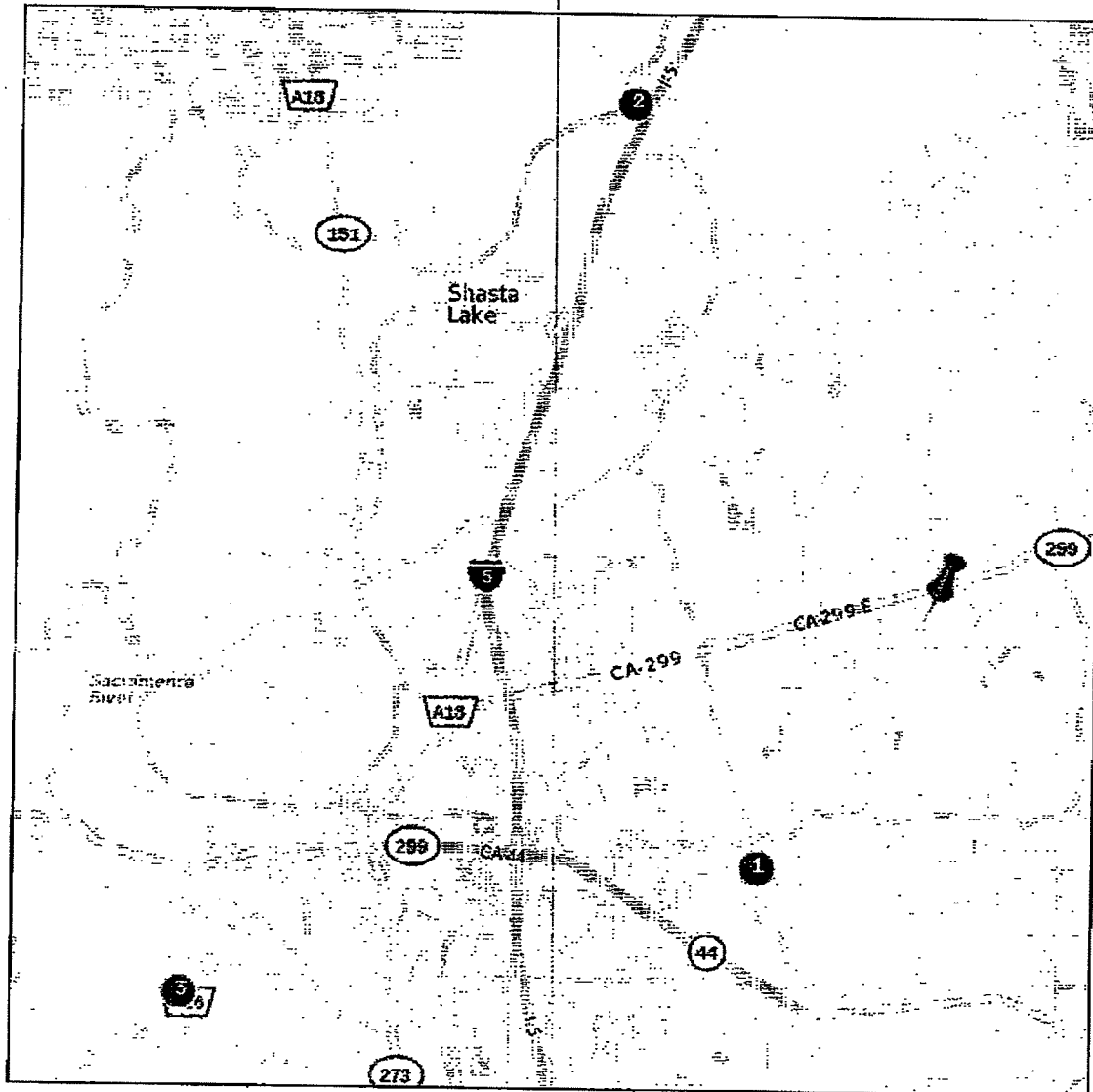
Warm regards,


Kimberly Higby

CMA: Mapping

prepared for Sandra Albini

Map of Subject And Comparable Properties



Legend

● Active ● Sold ○ Pending ● Withdrawn ● Cancelled ● Expired



Subject: 21225 Joanna Way Redding Ca 96003

1. 10169 Old Oregon Trail , Redding CA 96003
2. 14612 Bass Dr , Redding Ca 96003
3. 9523 MORNING GLORY LN , REDDING CA 96001

CMA: Subject Property

prepared for Sandra Albini

Subject Property Description

Address	21225 Joanna Way Redding, Ca 96003
Total Bedrooms	3
Total Bathrooms	2
Approx. SqFt.	1440
Style	Mobile On Land
Year Built	1974

**21225 JOANNA WAY
REDDING, CA 96003**

Property Detail

Property Information

Owner(s)	ALBINI / ALBINI R & FRISCO-ALBINI S /TR	Parcel No.	079-440-014-000
Property	21225 JOANNA WAY REDDING, CA 96003	Map Coord	
Mailing Addr	418 JUNIPER ST CHICO CA 95926	Census Tract	0118.00
Legal		County	SHASTA
Lot #		Owner Phone	

Characteristics

Use	MOBILE HOME LOT	Year Built	1974	Sq. Feet	1440
Zoning		Lot Size	217800 SF (5)	# of Units	
Bedrooms	3	Bathrooms	2	Fireplace	
# Rooms		Quality	AVERAGE	Heating	
Pool/Spa	N	Air	N	Style	
Stories		Improvements		Parking	
Flood	X	Gross Area	1440	Garage Area	
Basement Area					

Property Sale

Sale Date	* \$/Sq. Ft.	2nd Mtg.
Estimated Sale Price	First Loan	Prior Sale Amt
Recorded Doc No.	Loan Type	Prior Sale Date
Doc Type	Xfer Date	Prior Doc No
Seller	Lender	Prior Doc Type

* \$/Sq. Ft. is a calculation of Estimated Sale Price divided by Sq. Feet




Tax Information

Imp Value	\$14,235	Exemption	
Land Value	\$51,475	Tax Year/Area	2008 / 056002
Total Value	\$79,128	Tax Value	\$79,128.00
Tax Amt	\$1,003.46	Improved	17.99 %

Information compiled from various sources and is deemed reliable but not guaranteed.


CMA: Subject and Comparable Properties

prepared for Sandra Albini

	Subject	08-6404	09-372	09-1289
				
	21225 Joanna Way Redding Ca 96003	10169 Old Oregon Trail Redding CA	14612 Bass Dr Redding Ca	15795 Ontario Redding CA
List Price		\$149,900	\$116,000	\$89,900
Original List Price		\$149,900	\$116,000	\$99,900
Sold Price		\$99,999	\$90,000	\$77,700
Status		Sold	Sold	Sold
Status Date		04/09/2009	04/13/2009	06/17/2009
Days on Market		143	73	91
Adjustment		+/-	+/-	+/-
Total Bedrooms	3	1	2	2
Total Bathrooms	2	1.00	1.00	1.00
Approx. SqFt.	1440	480	700	720
Style	Mobile On Land	Sin	Sin	Dou
Year Built	1974		64	
Adjusted Price	\$77,700	\$99,999	\$90,000	\$77,700

CMA: Subject and Comparable Properties

prepared for Sandra Albini

	Subject	09-3821			
					
	21225 Joanna Way Redding Ca 96003	9523 MORNING GLORY LN REDDING CA			
List Price			\$129,000		
Original List Price			\$129,000		
Sold Price			\$114,000		
Status			Sold		
Status Date			09/04/2009		
Days on Market			30		
Adjustment			+/-	+/-	+/-
Total Bedrooms	3	2			
Total Bathrooms	2	2.00			
Approx. SqFt.	1440	1,464			
Style	Mobile On Land	Dou			
Year Built	1974	1973			
Adjusted Price	\$77,700		\$114,000		

prepared for Sandra Albini

Search Parameters: Property type Mobile; City like *redding*; Type of 'Mobile Land'; Acres between 1 and 999999999999; Status of 'Closed'; Sold Date between '1/1/2009' and '9/25/2009'.


CMA: Listing Price Recommendation

prepared for Sandra Albini

Listing Price Recommendation**Low****\$77,700****High****\$114,000****Recommended****\$77,700**


CMA: Comparable #08-6404 (Map Number 1)

prepared for Sandra Albini

10169 Old Oregon Trail, Redding, CA 96003 Shasta		08-6404 Mobile Sold \$99,999	
Provided as a courtesy of CHICO ASSOCIATION ASSOCIATION OF REALTORS chicomls@sbcglobal.net			
Cross Street:	Old Alturas Rd.	Latitude:	40.583454000
		Longitude:	-122.306477000
Listing Type:	Exclusive Right to Sell	Area:	01 - NW Redding
Space Rent per Month:		Parcel Number:	077-180-045
Style:	Single	Size:	12x40
Acres:	2.25	Year Built:	
Approx. SqFt:	480	Total Bedrooms:	1
Rented:	Yes	Rented \$:	538
Elementary School:		Middle School:	
		High School:	
Public Remarks: OWNER WILL CARRY! 2 clean mobiles sitting on 2.25 acres across from Columbia Elementary School in Redding. Nice shop on the property. Bella Vista water. One unit currently being occupied by HUD subsidised tenant. Directions: Hwy 44 East to Old Oregon Trail. Go left on Old Oregon Trail. Property on the right.			
Dining: Other Parking: RV Mobile Home Info: Manuf Serial #1: 55498; HCD #1: AA55509 Ownership: Seller	Water: Public Waste: Septic Lot Description: 1-2 Horse Acres: 2 - 5 Acres	Privacy; Wooded	Topography: Downsloping; Level Improvements Include: Outbuildings Available Terms: All Cash to Seller; Owner Carry 1st Selling Terms: Owner Carry 1st
List Price:	149,900		
LO: REAL ESTATE 1; (530)224-2270; info@rdgre4u.com		SO: COLDWELL BANKER C&C PROPERTIES; 221-7550; info@ccproperties.com	


CMA: Comparable #09-372 (Map Number 2)

prepared for Sandra Albini

14612 Bass Dr. Redding, Ca 96003 Shasta		09-372 Mobile Sold \$90,000	
Provided as a courtesy of CHICO ASSOCIATION ASSOCIATION OF REALTORS chicomis@sbcglobal.net			
Cross Street:	Wonderland Blvd	Latitude:	40.713577000
		Longitude:	-122.336056000
Listing Type:	Exclusive Right to Sell	Area:	22 - Mountain Gate
Space Rent per Month:		Parcel Number:	307-130-001
Style:	Single	Size:	10/52
Acres:	1.26	Year Built:	64
Approx. SqFt.:	703	Total Bedrooms:	2
Rented:	No	Rented \$:	
Map Reference:	15a3	Manufacturer:	Fairmont
Acres Range:	1 - 2 Acres	Yr Bt Description:	30+
Total Bathrooms:	1		
Elementary School:	Gateway	Middle School:	Gateway
		High School:	CV
Public Remarks: Well cared for older unit with numerous upgrades and 2-pop outs. Located on 1.26 acres, beautifully landscaped with a wide variety of trees and shrubs. Upgraded cabinets and 200 Sq Ft outside storage buildings. Totally fenced, community water and natural gas. Very comfortable setting that shows much thought has been given to ease of care. Directions: I-5 North to Old Oregon Trail/Mt Gate off ramp, Left over freeway Rt on Wonderland Blvd Left on Bass Dr. Property on rt just before new park			
Dining: Eating Sp in Kitchen Skirt: Meta! View: Mountain; Wooded Foundation: Piers Floors: Vinyl; Wall to Wall Carpet Exterior: Aluminum; Brick Roof: Composition Bath: Fiberglass; Shower over Tub Parking: Guest; Offstreet; RV Additional Rooms: Laundry Room; Storage Site: Fee Mobile Home Info: Manuf Serial #1: to follow		Appliances: Dishwasher; Range/Oven; Refrigerator Misc. Amenities: Awning; Fenced; Fruit; Laundry in Unit; Patio: Covered; Privacy; Secluded; Smoke Detector; Sprinkler Ownership: Seller Heat: Forced Air; Gas: Natural Water: Public Electric: Public Cool: Central Waste: Septic Cable: Area Lot Description: 1-2 Horse; County; Privacy; Secluded; View Acres: 1 - 2 Acres Topography: Downsloping; Gentle; Level	
Distance to Shopping: 1 - 2 Miles Road Surface: Asphalt Distance to Trans: 1 - 2 Miles Bonds: No Known Road Frontage: County Fence: Complete Improvements Include: Fence; Irrigation; Outbuildings; Road Paved Available Terms: All Cash to Seller; Assume; Cash Possession: Close of Escrow Photo: Kitchen; Living Room; Dining Room; View - Back; View - Front; View - Side Selling Terms: Assumable; Installment			
List Price:	116,000		
LO: SWENDIMAN & ASSOCIATES; (530)221-8363		SO: BANNER REAL ESTATE; (530)221-7777	


CMA: Comparable #09-1289

prepared for Sandra Albini

15795 Ontario, Redding, CA 96001 Shasta		09-1289 Mobile Sold \$77,700	
Provided as a courtesy of CHICO ASSOCIATION ASSOCIATION OF REALTORS chicomls@sbcglobal.net			
Cross Street:	Swasey Dr.	Latitude:	Longitude:
Listing Type:	Exclusive Right to Sell	Area:	01 - NW Redding
Space Rent per Month:		Parcel Number:	204-260-031
Style:	Double	Size:	20x36
Acres:	1.20	Year Built:	
Approx. SqFt:	720	Total Bedrooms:	2
Rented:	No	Rented \$:	
Map Reference:	16B5	Manufacturer:	
Acres Range:	1 - 2 Acres	Yr Blt Description:	20-30 Years
Total Bathrooms:	1		
Elementary School:	Middle School:	High School:	
Public Remarks: Exceptional Lot with views on the west side. Seller Financing Possible. Improvements are IN! Water, Septic, Power, Paved Drive. Includes 20x12 garage, Fenced garden area, Ample parking. Feels rural while being close to town. Owner may carry. Directions: Take Hwy 299 west to left on Swasey approximately 1.5 mi to left on Ontario. Look for sign. Driveway goes up a hill to the right.			
Dining: Dining Area Skirt: Wood View: Mountain; Open; Panoramic Foundation: Piers Floors: Wall to Wall Carpet; Laminate Bath: Shower over Tub; 1 Parking: Detached Garage; Guest; Offstreet	Mobile Home Info: Manuf Serial #1: 5929U; Decal #1: 29916; Manuf Serial #2: 5929X; Decal #2: 29917 Appliances: Range/Oven; Refrigerator Ownership: Seller Water: Public Electric: Public Cool: Evaporative Waste: Septic	Lot Description: View Acres: 1 - 2 Acres Topography: Rolling Road Surface: Asphalt Fence: Partial Possession: Close of Escrow Selling Terms: Cash	
List Price:	89,900		
LO: MERIDIAN POINTE REALTY; (530)222-3105; gs@mpdrealty.com		SO: BEARS DEN REAL ESTATE; (530)244-4512; abear@realestaterow.org	

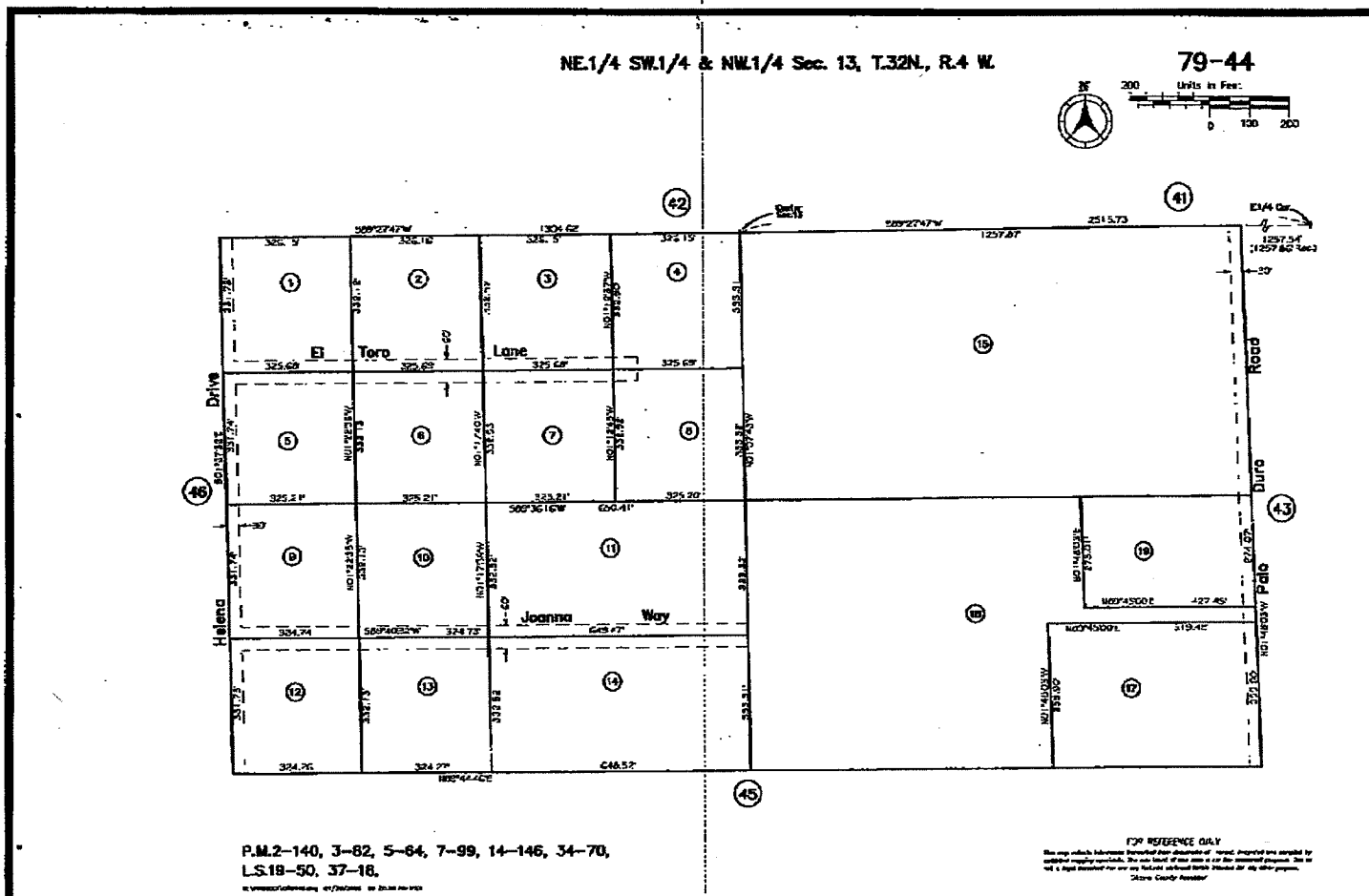
CMA: Comparable #09-3821 (Map Number 3)

prepared for Sandra Albini

9523 MORNING GLORY LN, REDDING, CA 96001 Shasta		09-3821 Mobile Sold \$114,000	
Provided as a courtesy of CHICO ASSOCIATION ASSOCIATION OF REALTORS chicomls@sbcglobal.net			
Cross Street:	Thompson	Latitude:	40.560846000
		Longitude:	-122.436156000
Listing Type:	Exclusive Right to Sell	Area:	01 - NW Redding
Space Rent per Month:		Parcel Number:	204-400-011-000
Style:	Double	Size:	24x61
Acres:	1	Year Built:	1973
Approx. SqFt:	1,464	Total Bedrooms:	2
Rented:	No	Rented \$:	
Map Reference:		Map Reference:	21D1
		Manufacturer:	Heritage
		Acres Range:	1 - 2 Acres
		Yr Blt Description:	30+
		Total Bathrooms:	2
Elementary School:	Grant	Middle School:	Grant
		High School:	Shasta
Public Remarks: Owner Financing!! Livable mobile in Grant school district. Located on a nice country acre with paved driveway with a covered carport. Also has a 24x13 covered enclosed porch on one side and on the other a deck overlooking the yard. Sold as-is, but is still a great deal at this price. Don't forget owner will carry with approval of credit and downpayment Directions: Take Placer west, turn right onto Thompson, right onto Morning Glory.			
Dining: Dining Area View: Filter Floors: Vinyl; Wall to Wall Carpet Exterior: Aluminum Fireplace: Living Room; Woodstove Roof: Composition Bath: Fiberglass Parking: Attached Carport; Detached Carport Additional Rooms: Screen Room; Sunporch		Mobile Home Info: Manuf Serial #1: S364X; Decal #1: AAU5486; Manuf Serial #2: S344U Appliances: Range/Oven; Refrigerator Misc. Amenities: Patio; Covered Ownership: Seller Water: Public Cool: Evaporative Waste: Septic Cable: Cable Connected Y/N: Y Lot Description: County	
Acres: 1/2 - 1 Acre; 1 - 2 Acres Topography: Gentle Distance to Shopping: 2 - 5 Miles Road Surface: Asphalt Fence: Partial Available Terms: Owner May Carry Possession: Close of Escrow Selling Terms: New Loan			
List Price:	129,000		
LO: RE PROFESSIONALS/GMAC; (530)224-6700; info@rep-gmac.com		SO: RE PROFESSIONALS/GMAC; (530)224-6700; info@rep-gmac.com	

21225 JOANNA WAY
REDDING, CA 96003
APN: 079-440-014-000

Tax Map



Information compiled from various sources and is deemed reliable but not guaranteed.

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(530) 682-1668 Cell
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chicorem@gmail.com

March 18, 2008

Doug Jacobs
20 Independence Circle
Chico, Ca 95973

Re: Albini, Sandra
849 & 851 Netters Circle
Chico, Ca 95973

In my professional opinion the subject property would sell for approximately \$235,000 (Two Hundred Thirty-Five Thousand Dollars). There are three sale comparables attached to this report that sold in the last 12 months. Taking the current real estate market into consideration the subject property would sell with in the average of the sale comparables. Therefore in my professional opinion the subject property would sell for approximately \$235,000.

Best regards,


Kimberly Higby

849 NETTERS CIR
CHICO, CA 95973

Property Profile

Property Information

Owner(s)	ALBINI	Parcel No.	007-380-025-000
Property	849 NETTERS CIR CHICO CA 95973	Map Coord	
Mailing Addr	PO BOX 1389 PARADISE CA 95967	Census Tract County	0002.01
Legal	849 & 851 NETTERS CIR	Owner Phone	

Characteristics

Use	DUPLEX	Year Built	1979	Sq. Feet	2426
Zoning		Lot Size	.31	# of Units	
Bedrooms	2	Bathrooms	2	Fireplace	1
# Rooms		Quality	AVERAGE	Heating	
Pool/Spa		Air	N	Style	
Stories		Improvements		Parking	GARAGE
Flood					

Property Sale

Sale Date	3/22/2000	\$/Sq. Ft.	\$67.60	2nd Mtg.	
Sale Price	\$164,000	First Loan	\$114,800	Prior Sale Amt	
Doc No.	11709	Loan Type		Prior Sale Date	
Doc Type	GRANT DEED	Xfer Date	03/31/2000	Prior Doc No	
Seller	RUPP BARBARA L	Lender		Prior Doc Type	

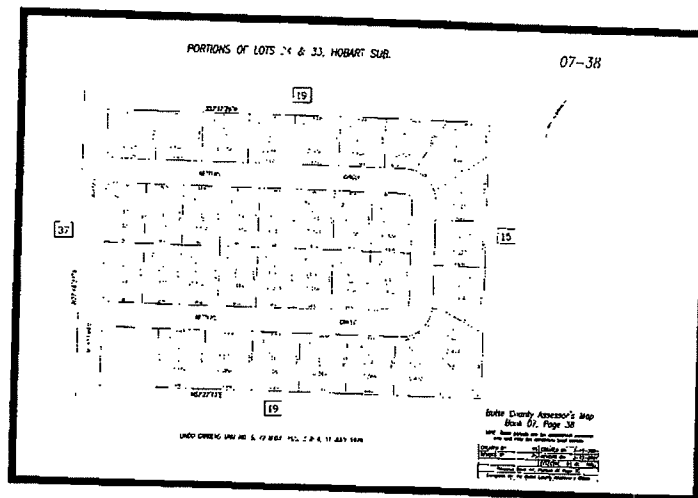
Tax Information

Imp Value	\$119,306	Exemption	
Land Value	\$68,829	Tax Year/Area	2007 / 062081
Total Value	\$188,134	Tax Value	
Tax Amt	\$1,995	Improved	63.41 %

Information compiled from various sources and is deemed reliable but not guaranteed.

849 NETTERS CIR
CHICO, CA 95973

Tax Map



Information compiled from various sources and is deemed reliable but not guaranteed.

Criteria: Class=RI AND Status=SLD AND Type=DU AND Closing Date=3/17/2007-3/17/2008 AND Map=Radius Search

LIST PRICE:

SOLD PRICE:

DOM:

HIGH	LOW	AVERAGE	MEDIAN	TOTAL PRICE	LISTING COUNT
\$267,500	\$199,900	\$237,466	\$245,000	\$712,400	3
\$252,000	\$187,000	\$224,666	\$235,000	\$674,000	
78	24	47	40		

Default MLS Defined Spreadsheet

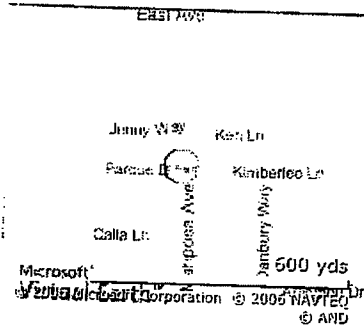
MLS #	Status	Area	Asking Price	Sold Price	Address	Bed Baths	Type	Sq Ft	Monthly Income	Annual Expenses	Est. Agency	Days On Market
200707606	SLD	1D	\$199,900	\$187,000	2336, 2338 MARIPOSA AVE	2	DU	989	14,400		0.13	78
200707791	SLD	1C	\$245,000	\$235,000	1101 COLUMBUS AVE		DU	2170	15,480		0.14	24
200708294	SLD	1C	\$267,500	\$252,000	1024 MECOOPDA ST	2	DU	1684				40

Disclaimer

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CLIENT FULL DETAIL

MLS # 200707606
 Status **SOLD**
 Ask Price **\$199,900**
 Address **2336, 2338 MARIPOSA AVE**
 CrStreet **EAST AVE**
 City **CHICO**
 State **CA**
 Zip **95926**
 Total Units **2**

**GENERAL**

Total # Of Buildings	2	Bond/Asmt (Y/N)		#2 Units	1
Complex/Subdivision		Vacancy Factor		#2 Bedrooms	1
County	Butte	Ann. Gross Schd. Income	14,400	#2 Baths	1
Year Built	1947	Annual Expenses		#2 SQFT	269
Approx. SQFT	989	Cap Rate		#2 Rent/Unit	350
Price per SQFT	202.12	GRM	16.00	#3 Units	
Approx. Lot SQFT		NOI		#3 Bedrooms	
Lot Acreage	0.13	#1 Units	1	#3 Baths	
Lot Dimensions	IRREGULAR	#1 Bedrooms	2	#3 SQFT	
HOA Dues		#1 Baths	1	#3 Rent/Unit	
AP #	015-450-118	#1 SQFT	720		
City/County	City	#1 Rent/Unit	850		

FEATURES

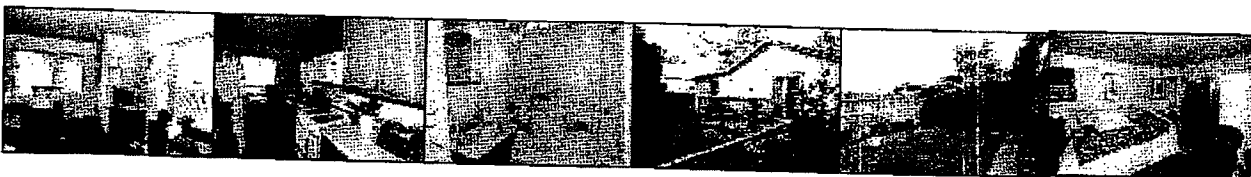
SEWER	Septic	ROOFING	Composition Shingle	GARAGE	Attached-1
WATER	Utility	SIDING	Stucco, Wood, Wood Product	YARD	Fenced Part
HEATING	Forced Air, Gas, Wall/Floor	FOUNDATION	Perimeter	RV PARKING	Unknown/Potential
COOLING	Forced Air, Window/Wall	KITCHEN	Gas Range/Oven, Electric Range/Oven		
GAS & ELECTRIC	Natural Gas, Electric	STYLE	Contemporary		
		LAUNDRY	Inside, In Garage		

REMARKS

Accepted offer, looking for a back up offer! Two houses on one lot in great, central location! The main house has newer central heat and air. The kitchen was recently remodeled with oak cabinets, built in microwave, gas range, counters and vinyl flooring. The bathroom also was remodeled with newer shower, vanity, commode, and vinyl flooring. The main house has a one car attached garage. The back studio offers a quaint and private setting with mature trees and small deck. Long term tenants in both units



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 1140 N CEDAR
 Chico, CA 95926
 chicorem@gmail.com
 www.chicorealestatemanagement.com



CLIENT FULL DETAIL

MLS # 200707791
 Status **SOLD**
 Ask Price **\$245,000**
 Address **1101 COLUMBUS AVE**
 CrStreet **W. SACRAMENTO**
 City **CHICO**
 State **CA**
 Zip **95926**
 Total Units

600 yds
 Microsoft
 Verba Inc. Corporation © 2005 NAVTEQ
 AND

GENERAL

Total # Of Buildings	1	Bond/Asmt (Y/N)		#2 Units
Complex/Subdivision		Vacancy Factor		#2 Bedrooms
County	Butte	Ann. Gross Schd. Income	15,480	#2 Baths
Year Built	2003	Annual Expenses		#2 SQFT
Approx. SQFT	2170	Cap Rate		#2 Rent/Unit
Price per SQFT	112.90	GRM		#3 Units
Approx. Lot SQFT	6098	NOI		#3 Bedrooms
Lot Acreage	0.14	#1 Units		#3 Baths
Lot Dimensions	105X55	#1 Bedrooms	3	#3 SQFT
HOA Dues		#1 Baths	1	#3 Rent/Unit
AP #	043-210-070	#1 SQFT	916	
City/County	City	#1 Rent/Unit	595	

FEATURES

WATER	Utility	ROOFING	Composition Shingle
HEATING	Forced Air	SIDING	Stucco, Wood
COOLING	Forced Air, Window/Wall	FOUNDATION	Slab
GAS & ELECTRIC	Natural Gas, Electric	KITCHEN	Gas Range/Oven
		STYLE	Contemporary
		LAUNDRY	Inside

REMARKS

CLEAN DUPLEX NEAR CSUC 1 UNIT APPROX 3 YEARS OLD ATTACHED TO OLDER HOME. UNIT #1 RENTED. UNIT #2 VACANT. RENTS HAVE BEEN HIGHER.



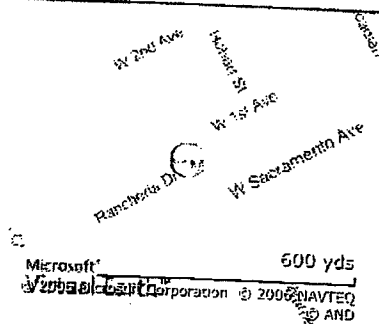
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CLIENT FULL DETAIL

MLS # 200708294
 Status **SOLD**
 Ask Price **\$267,500**
 Address **1024 MECHOOPDA ST**
 CrStreet **West Sacramento**
 City **Chico**
 State **CA**
 Zip **95926**
 Total Units **2**

**GENERAL**

Total # Of Buildings	2	Bond/Asmt (Y/N)	No	#2 Units
Complex/Subdivision		Vacancy Factor		#2 Bedrooms 1
County	Butte	Ann. Gross Schd. Income		#2 Baths 1
Year Built	1950	Annual Expenses		#2 SQFT
Approx. SQFT	1684	Cap Rate		#2 Rent/Unit 625
Price per SQFT	158.85	GRM		#3 Units
Approx. Lot SQFT	5663	NOI		#3 Bedrooms
Lot Acreage		#1 Units		#3 Baths
Lot Dimensions		#1 Bedrooms	3	#3 SQFT
HOA Dues		#1 Baths	1	#3 Rent/Unit
AP #	003-083-006	#1 SQFT		
City/County	City	#1 Rent/Unit	1200	

FEATURES

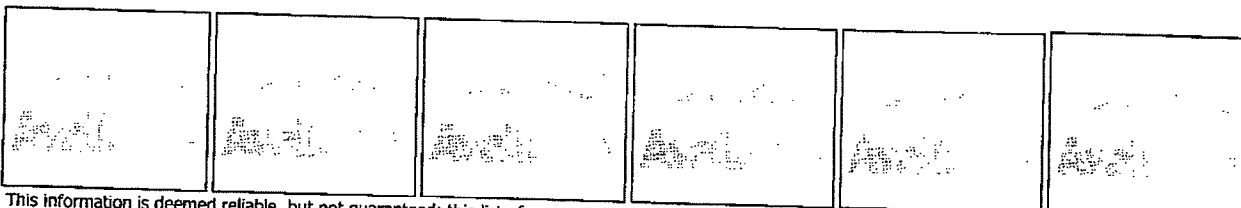
SEWER	Sewer	ROOFING	Composition Shingle	EXTERIOR	Uncovered Patio
WATER	Utility	SIDING	Stucco	AMENITIES	
HEATING	Gas, Wall/Floor	FOUNDATION	Perimeter, Slab	DETACHED	Additional Dwelling
COOLING	Window/Wall	SPECIAL	Basement, Ceiling Fan(s),	STRUCTURES	
GAS & ELECTRIC	Natural Gas, Electric	FEATURES & AMEN.	Smoke Detector	YARD	Fenced Part, Mature Trees
		KITCHEN	Electric Range/Oven, Dining Nook, Refrigerator	LOT FEATURES	Level, Paved Street, Street Light
		STYLE	Charmier		
		LAUNDRY	Inside, Electric Hook Up		

REMARKS

GREAT LOCATION. CLOSE TO CSUC AND DOWNTOWN ACTIVITIES. CUTE CHICO CHARMER WITH HARDWOOD FLOORS, HUGE BASEMENT WITH LAUNDRY HOOKUPS. OFF STREET PARKING AVAILABLE. TWO HOUSES ON ONE LOT. THIS IS A GREAT INVESTMENT OPPORTUNITY FOR THIS ALWAYS RENTED DUPLEX.



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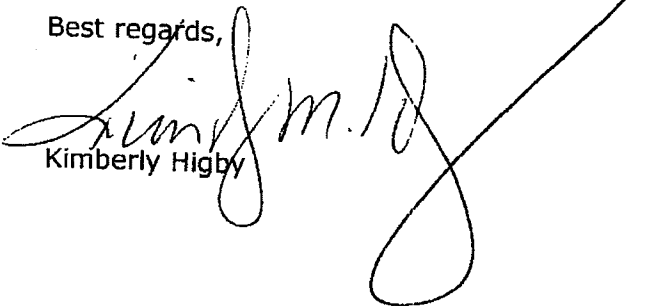
March 18, 2008

Doug Jacobs
20 Independence Circle
Chico, Ca 95973

Re: Albini, Sandra
418 Juniper Street
Chico, Ca 95926

In my professional opinion the subject property would sell for approximately \$255,000 (Two Hundred Fifty-Five Thousand Dollars). There are three sale comparables attached to this report that sold in the last 6 months, with in a 15% gross living area spread of the subject property. Taking the current real estate market into consideration the subject property would sell with in lower end of the sale comparables. Therefore in my professional opinion the subject property would sell for approximately \$255,000.

Best regards,


Kimberly Higby

418 JUNIPER ST
CHICO, CA 95926

Property Profile

Property Information

Owner(s)	ALBINI	Parcel No.	045-640-003-000
Property	418 JUNIPER ST CHICO CA 95926	Map Coord	
Mailing Addr	PO BOX 1389 PARADISE CA 95967	Census Tract	0008.00
Legal	418 JUNIPER ST	County	
		Owner Phone	

Characteristics

Use	SFR	Year Built	1967	Sq. Feet	1843
Zoning	R1	Lot Size	.33	# of Units	
Bedrooms	4	Bathrooms	2	Fireplace	
# Rooms		Quality	AVERAGE	Heating	
Pool/Spa		Air	N	Style	
Stories		Improvements		Parking	DETACHED GARAGE
Flood					

Property Sale

Sale Date	12/16/1998	\$/Sq. Ft.	\$75.96	2nd Mtg.	
Sale Price	\$140,000	First Loan	\$128,457	Prior Sale Amt	
Doc No.	54236	Loan Type		Prior Sale Date	
Doc Type	GRANT DEED	Xfer Date	12/17/1998	Prior Doc No	
Seller	SUE FRANKIE LOUISE TRUST	Lender		Prior Doc Type	

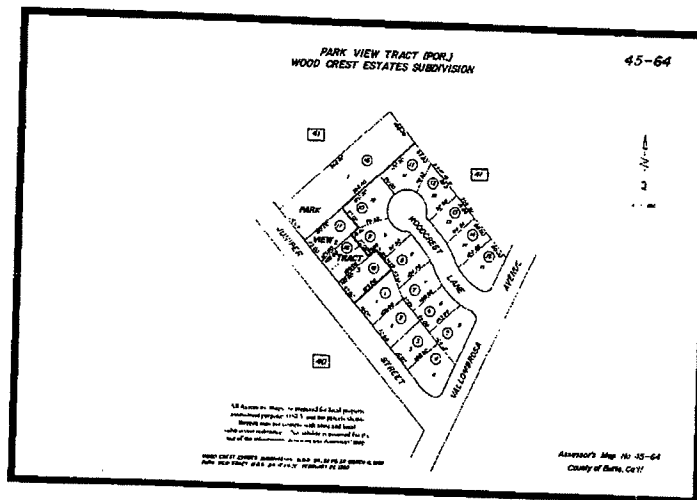
Tax Information

Imp Value	\$105,308	Exemption	
Land Value	\$58,504	Tax Year/Area	2007 / 002001
Total Value	\$163,812	Tax Value	
Tax Amt	\$1,721	Improved	64.29 %

Information compiled from various sources and is deemed reliable but not guaranteed.

418 JUNIPER ST
CHICO, CA 95926

Tax Map



Information compiled from various sources and is deemed reliable but not guaranteed.

1558 FILBERT AVE
CHICO, CA 95926

Property Profile Report

Property Information

Owner(s): PAIVA MARIANNE / BENTLY MATTHEW
Property: 1558 FILBERT AVE
CHICO, CA 95926
Mailing: 1558 FILBERT AVE
CHICO CA 95926
Owner Ph:
Legal: 1558 FILBERT AVE
Lot # 362

Parcel# 045-453-007-000
Map Coord: :
Census Tract: 0008.00
County: Butte

Characteristics

Use: SFR	Year Built:	Sq. Feet: 1658
Zoning: R1	Lot Size: .33	# of Units:
Bedrooms: 4	Bathrooms: 2	Fireplace:
# Rooms:	Quality: AVERAGE	Heating:
Pool/Spa:	Air: Y	Style:
Stories:	Improvements:	Parking: DETACHED GARAGE-0
Flood:		

Property Sale Information

Sale Date: 12/31/2007	\$/Sq. Ft. \$174.00	2nd Mtg.
Sale Price: \$290,000.00	1st Loan: \$281,300.00	Prior Sale Amt:
Doc No: 5635	Loan Type:	Prior Sale Dt:
Doc Type: GRANT DEED	Xfer Date: 2/15/2008	Prior Doc No:
Seller: GILBERT J & M LIVING TRUST	Lender:	Prior Doc Type:

Tax Information

Imp Value: \$82,952.00	Exemption:
Land Value: \$40,126.00	Tax Year/Area: 2007/002001
Total Value: \$123,078.00	Tax Value:
Tax Amount: \$1,293.38	Improved:

Information compiled from various sources and is deemed reliable but not guaranteed.

614 CRISTER AVE
CHICO, CA 95926

Property Profile Report

Property Information

Owner(s): KLACKLE KURT / KLACKLE JOY
Property: 614 CRISTER AVE
CHICO, CA 95926
Mailing: 614 CRISTER AVE
CHICO CA 95926
Owner Ph:
Legal: 614 CRISTER AVENUE
Lot # 8

Parcel# 045-620-009-000
Map Coord: :
Census Tract: 0008.00
County: Butte

Characteristics

Use: SFR	Year Built: 1964	Sq. Feet: 1958
Zoning: R2	Lot Size: .17	# of Units:
Bedrooms: 4	Bathrooms: 3	Fireplace:
# Rooms:	Quality: AVERAGE	Heating:
Pool/Spa:	Air: N	Style:
Stories:	Improvements:	Parking: GARAGE-0
Flood:		

Property Sale Information

Sale Date: 9/27/2007	\$/Sq. Ft. \$130.00	2nd Mtg.
Sale Price: \$255,000.00	1st Loan: \$160,000.00	Prior Sale Amt:
Doc No: 50204	Loan Type:	Prior Sale Dt:
Doc Type: CORPORATION GRANT DEED	Xfer Date: 10/24/2007	Prior Doc No:
Seller: WELLS FARGO BANK NA 2005 HE1	Lender:	Prior Doc Type:

Tax Information

Imp Value: \$202,878.00	Exemption:
Land Value: \$124,848.00	Tax Year/Area: 2007/002001
Total Value: \$327,726.00	Tax Value:
Tax Amount: \$3,370.34	Improved:

Information compiled from various sources and is deemed reliable but not guaranteed.

1650 FILBERT AVE
CHICO, CA 95926

Property Profile Report

Property Information

Owner(s): JOHNSON TERRY A
Property: 1650 FILBERT AVE
CHICO, CA 95926
Mailing: 1659 E 8TH ST
CHICO CA 95928
Owner Ph:
Legal: 1650 FILBERT AVE
Lot # 563

Parcel# 045-520-001-000
Map Coord: ;
Census Tract: 0008.00
County: Butte

Characteristics

Use: SFR	Year Built: 1960	Sq. Feet: 1661
Zoning: R1	Lot Size: .25	# of Units:
Bedrooms: 3	Bathrooms: 2	Fireplace:
# Rooms:	Quality: AVERAGE	Heating:
Pool/Spa:	Air: N	Style:
Stories:	Improvements:	Parking: GARAGE-0
Flood:		

Property Sale Information

Sale Date: 12/20/2007	\$/Sq. Ft. \$162.00	2nd Mtg.
Sale Price: \$270,000.00	1st Loan: \$181,000.00	Prior Sale Amt:
Doc No: 59772	Loan Type:	Prior Sale Dt:
Doc Type: GRANT DEED	Xfer Date: 12/28/2007	Prior Doc No:
Seller: KAHN MICHAEL & KAREN	Lender:	Prior Doc Type:

Tax Information

Imp Value: \$192,474.00	Exemption:
Land Value: \$156,060.00	Tax Year/Area: 2007/002001
Total Value: \$348,534.00	Tax Value:
Tax Amount: \$3,662.58	Improved:

Information compiled from various sources and is deemed reliable but not guaranteed.